

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-10185
Sandra Smith Judge: MBK

Debtor(s) 1st modified

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 06/11/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO

Initial Debtor: /s/SS

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 775.00 per month to the Chapter 13 Trustee, starting on July 1, 2019 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,910.00
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Federal Income Tax	\$2,967.10

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Santander Consumer USA	2015 Cadillac SRX	\$29,603.32	\$18,000.00	0	\$29,603.32	6.5%	\$36,140.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Global Lending Service	2013 Chevrolet Captiva Sport LT SUV	\$12,803.00	surrendered in full satisfaction of lien

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Student loan to be paid outside of the Plan - administrative disabled - pending based upon disability

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Santander Consumer USA	2015 Cadillac SRX	\$29,603.32	\$18,000.00	\$29,603.32	Interest above 6.5% rate

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/20/2018.

Explain below **why** the plan is being modified:
Correcting amount to be paid to the IRS

Explain below **how** the plan is being modified:
part 3a: correct the amount being paid to the IRS through the plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 06/11/2019

/s/ Sandra Smith
Debtor

Date: _____

Joint Debtor

Date: 06/11/2019

/s/ William H. Oliver, Jr.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Sandra Smith
DebtorCase No. 19-10185-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 83

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db
517952600 +Sandra Smith, 1552 Pacific Avenue, Beachwood, NJ 08722-4218
518063247 +Anthony Smith, 1552 Pacific Avenue, Beachwood, NJ 08722-4218
517952602 +Bank of Missouri, POB 89725, Sioux Falls, SD 57109-9725
517952601 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517952603 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518066320 +Brielle Orthopedics PA, 457 Jack Martin Blvd., Brick, NJ 08724-7776
517952606 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517952628 +Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: First Savings Credit Card, 500 E 60th St N, Sioux Falls, SD 57104)
517952622 +First Nataional Bank/Legacy, 500 E 60th St N, Sioux Falls, SD 57104-0478
517952621 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
517952624 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517952623 +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
517952626 +First Saving Bank / Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
517952625 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
517952627 +First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117-5019
517952634 +Hackensack Meridian Health Physician Bil, PO Box 419801, Boston, MA 02241-9801
517952635 +Hayt, Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
517952642 +MidAmerica Bank & Trust Company, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
517952641 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
517952643 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518005419 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
517952652 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245)
517952648 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
517952647 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
517985405 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
517952649 +Schweiger Dermatology, 368 Lakehurst Road, Suite 201, Toms River, NJ 08755-7339
517952653 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517952654 +Target, Po Box 673, Minneapolis, MN 55440-0673
517952656 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517952655 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517952657 +Water Works Pool Service, 212 Rout 9 South, Pine Beach, NJ 08741-1510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2019 00:55:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2019 00:55:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518066748 E-mail/PDF: resurgentbknofications@resurgent.com Jun 13 2019 00:50:12 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518043121 E-mail/PDF: resurgentbknofications@resurgent.com Jun 13 2019 00:51:21 CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517952605 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 13 2019 00:51:10 Capital One, 15000 Capital One Dr, Richmond, VA 23238
518016495 E-mail/PDF: resurgentbknofications@resurgent.com Jun 13 2019 00:51:21 CVI SGP Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
517952604 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 13 2019 00:48:58 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518017029 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 13 2019 00:51:23 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517952607 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:51 Comenity Bank/Avenue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517952608 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:51 Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
517952609 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:51 Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517952610 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:51 Comenity Bank/Pier 1, Po Box 182789, Columbus, OH 43218-2789
517952611 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:52 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517952612 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:52 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
517952613 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:52 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 83

Date Rcvd: Jun 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517952614 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:52 Comenity Capital Bank/HSN,
Po Box 182120, Columbus, OH 43218-2120

517952615 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:52 Comenitybank/anntylr,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

517952616 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:52 Comenitybank/anntylr,
Po Box 182273, Columbus, OH 43218-2273

517952617 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:53 Comenitycapital/bjsclb,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

517952618 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2019 00:54:53 Comenitycapital/bjsclb,
Po Box 182120, Columbus, OH 43218-2120

517952619 +E-mail/Text: electronicbkdocs@nelnet.net Jun 13 2019 00:55:24 Dept of Ed / 582 / Nelnet,
Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

517952620 +E-mail/Text: electronicbkdocs@nelnet.net Jun 13 2019 00:55:24 Dept of Ed / 582 / Nelnet,
121 S 13th St, Lincoln, NE 68508-1904

517952633 E-mail/Text: bankruptcy@glslc.com Jun 13 2019 00:54:01 Global Lending Service,
1200 Brookfield Blvd Ste, Greenville, SC 29607

517952632 E-mail/Text: bankruptcy@glslc.com Jun 13 2019 00:54:01 Global Lending Service,
Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603

518072875 E-mail/Text: bankruptcy@glslc.com Jun 13 2019 00:54:01 Global Lending Services LLC,
1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603

517952630 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 13 2019 00:56:24 Genesis Financial/Jared,
15220 Nw Greenbrier, Ste, Beaverton, OR 97006-5744

517952629 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 13 2019 00:56:24 Genesis Financial/Jared,
Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401

517952631 +E-mail/Text: bankruptcy@savit.com Jun 13 2019 00:56:13 Genesis Laboratory Management,
c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250

517952636 E-mail/Text: cio.bncmail@irs.gov Jun 13 2019 00:54:28 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346

518006886 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 13 2019 00:55:34 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617

517952637 +E-mail/Text: bncnotices@becket-lee.com Jun 13 2019 00:54:13 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

517952638 +E-mail/Text: bncnotices@becket-lee.com Jun 13 2019 00:54:13 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

517964311 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 13 2019 00:51:20 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517952639 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 13 2019 00:51:20
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497

517952640 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 13 2019 00:51:21
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

517952644 +E-mail/PDF: pa_dc_claims@navient.com Jun 13 2019 00:50:11 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500

517952645 +E-mail/Text: bankruptcy@onlineis.com Jun 13 2019 00:55:53 Online Collections,
Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489

517952646 +E-mail/Text: bankruptcy@onlineis.com Jun 13 2019 00:55:53 Online Collections, Po Box 1489,
Winterville, NC 28590-1489

518056142 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 13 2019 00:49:02
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517985175 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 13 2019 00:55:34 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

518068758 E-mail/Text: bnc-quantum@quantum3group.com Jun 13 2019 00:55:09
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

518068759 E-mail/Text: bnc-quantum@quantum3group.com Jun 13 2019 00:55:09
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

518122392 +E-mail/Text: bncmail@w-legal.com Jun 13 2019 00:55:30 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517952651 +E-mail/Text: clientservices@simonsagency.com Jun 13 2019 00:56:02 Simons Agency, Inc.,
4963 Wintersweet Dr, Liverpool, NY 13088-2176

517952650 +E-mail/Text: clientservices@simonsagency.com Jun 13 2019 00:56:02 Simons Agency, Inc.,
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

517954678 +E-mail/PDF: gcgsedi@recoverycorp.com Jun 13 2019 00:49:48 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518122336 +E-mail/Text: bncmail@w-legal.com Jun 13 2019 00:55:30 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517988089 +E-mail/Text: electronicbkdocs@nelnet.net Jun 13 2019 00:55:24 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

518060783 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 13 2019 00:51:23 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517952658 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 13 2019 00:55:57 Webbank/Gettington,
Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517952659 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 13 2019 00:55:57 Webbank/Gettington,
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 51

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 83

Date Rcvd: Jun 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518056151* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067,
Norfolk VA 23541)
cr ##+Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 12, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Global Lending Services, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Global Lending Services, LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Sandra Smith bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 6